

Certificate Number: 03088-PAE-DE-039697533

Bankruptcy Case Number: 20-12117



03088-PAE-DE-039697533

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on May 25, 2025, at 4:57 o'clock PM CDT, Caroline Athanas completed a course on personal financial management given by internet by Debt Education and Certification Foundation, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: May 25, 2025 By: /s/Lorenza Garcia for Doug Tonne

Name: Doug Tonne

Title: Counselor